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(modified)  
PTO/SB/08A (08-00)  
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Substitute for form 1449A/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>				<b>C mplete if Known</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Application Number</td> <td style="width: 50%;">10/622,836</td> </tr> <tr> <td>Filing Date</td> <td>July 18, 2003</td> </tr> <tr> <td>First Named Inventor</td> <td>Adrian KOSTER</td> </tr> <tr> <td>Group Art Unit</td> <td>2131</td> </tr> <tr> <td>Examiner Name</td> <td></td> </tr> </table>		Application Number	10/622,836	Filing Date	July 18, 2003	First Named Inventor	Adrian KOSTER	Group Art Unit	2131	Examiner Name	
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First Named Inventor	Adrian KOSTER														
Group Art Unit	2131														
Examiner Name															
Sheet	1	of	2	Attorney Docket Number	PTT-176 (402817US)										

U.S. PATENT DOCUMENTS					
Examiner Initials'	Cite No. <sup>1</sup>	U.S. Patent Document	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear or Class/Subclass
***International Search Report also submitted***					
CA	AA.	5,864,610	Ronen	1/26/99	379/127
CA	AB.	DE	199 46 537 (with English abstract)	4/5/01	
CA	AC.	WO	01/58110	8/9/01	
CA	AD.	WO	01/43390	6/14/01	
CA	AE.	WO	99/59375	11/18/99	
CA	AF.	WO	97/01920	1/16/97	
CA	AG.	WO	96/42041	12/27/96	

FOREIGN PATENT DOCUMENTS					
Examiner Initials'	Cite No. <sup>1</sup>	Foreign Patent Document	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
Office <sup>2</sup> Number <sup>3</sup> Kind Code <sup>4</sup> (if known)					
CA	AB.	DE	199 46 537 (with English abstract)	4/5/01	
CA	AC.	WO	01/58110	8/9/01	
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CA	AG.	WO	96/42041	12/27/96	

Examiner Signature	/Charles Agwumezie/	Date Considered	08/01/2006
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<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 18 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO		Completeness If Known	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		Application Number	10/622,836
		Filing Date	July 18, 2003 <i>OCT 31 2003</i>
		First Named Inventor	Adrian KOSTEL
		Group Art Unit	2131
		Examiner Name	
Sheet	2	of	2
		Attorney Docket Number	
		PTT-176 (402817US)	

**OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
CA		AH. M. Gerdes et al, "Mobile Payment Solutions", Proceedings IFIP Conference on E-Commerce, 2001, pps. 629-642.	

Examiner Signature	/Charles Agwumezie/	Date Considered	08/01/2006
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